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What is claimed is:

- A portable terminal comprising:
 - a storage device which stores secret data;
- a system unit which receives said secret data from said storage unit to carry out a predetermined process associated with said secret data;
- a signal transfer line set which is provided between said storage device and said control unit and on which a control signal and said secret data are transferred, said control signal relating to the transfer of said secret data; and
- a control section which is connected to said signal transfer line set and validates transfer of said control signal from said storage device to said system unit or from said system unit to said storage device on said signal transfer line set to permit the transfer of said secret data.
- 2. The portable terminal according to claim 1, wherein said storage device is detachable, and said secret data is personal data of user.
- 3. The portable terminal according to claim 1, wherein said storage device is a detachable electronic money card, and said secret data is electronic money data.

- 4. The portable terminal according to claim 1, wherein said system unit outputs said control signal to said storage device, and stops said predetermined process when said secret data cannot be received from said storage device within a predetermined time period after said control signal is outputted from said system unit to said storage device.
- 5. The portable terminal according to claim 4, wherein said system unit carries out said predetermined process when said secret data is received from said storage device within the predetermined time period after said control signal is outputted from said system unit to said storage device.
- 6. The portable terminal according to claim 4, wherein said system unit determines whether a total amount of electronic money used within a predetermined time interval is equal to or less than a predetermined 5 amount of electronic money when said secret data is received from said storage device within the predetermined time period after said control signal is outputted from said system unit to said storage device, and carries out said predetermined process 10 when it is determined that the total amount of

electronic money used within the predetermined time

interval is equal to or less than the predetermined amount of electronic money.

- 7. The portable terminal according to claim 6, wherein said system unit stops said predetermined process when it is determined that the total amount of electronic money used within the predetermined time interval is larger than the predetermined amount of electronic money.
 - 8. The portable terminal according to claim 1, wherein said control section comprises:

a switch section which generates a valid signal in response to operation of said switch section by a user; and

a control circuit which operates to permit transfer of said control signal in response to said valid signal such that the transfer of said secret data is permitted.

9. The portable terminal according to claim 8, wherein said switch section generates an invalid signal when said switch section is not operated, and

said control circuit operates to inhibit the transfer of said control signal in response to said invalid signal such that the transfer of said secret data is inhibited.

- 10. The portable terminal according to claim 8, wherein said switch section includes at least a button.
- 11. The portable terminal according to claim 10, wherein said portable terminal has a side surface on which said switch section is provided.
- 12. The portable terminal according to claim 11, wherein a concave surface is formed in a portion of said side surface and said switch section is provided on said concave surface.
- 13. A portable terminal comprising:
- a detachable storage device which stores
 secret data;
- a system unit which outputs a control signal to said storage device, receives said secret data relating to said control signal from said storage unit, and carries out a predetermined process associated with said secret data when said secret data is received from said storage device within the
- 10 predetermined time period after said control signal is outputted from said system unit to said storage device;
 - a signal transfer line set which is provided between said storage device and said control unit and

on which said control signal and said secret data are transferred; and

a control section which is connected to said signal transfer line set and validates said control signal from said system unit to said storage device on said signal transfer line set to permit the transfer of said secret data.

- 14. The portable terminal according to claim 13, wherein said system unit stops said predetermined process when said secret data cannot be received from said storage device within a predetermined time period after said control signal is outputted from said system unit to said storage device.
- wherein said system unit further determines whether a total amount of electronic money used within a predetermined time interval is equal to or less than a predetermined amount of electronic money when said secret data is received from said storage device within the predetermined time period after said control signal is outputted from said system unit to said storage device, and carries out said

 10 predetermined process when it is determined that the total amount of electronic money used within the

predetermined time interval is equal to or less than

the predetermined amount of electronic money.

- 16. The portable terminal according to claim 15, wherein said system unit stops said predetermined process when it is determined that the total amount of electronic money used within the predetermined time interval is larger than the predetermined amount of electronic money.
 - 17. The portable terminal according to claim 13, wherein said control section comprises:

a switch section which generates a valid signal in response to operation of said switch section by a user; and

a control circuit which operates to permit transfer of said control signal in response to said valid signal such that the transfer of said secret data is permitted.

18. The portable terminal according to claim 17, wherein said switch section generates an invalid signal when said switch section is not operated, and

said control circuit operates to inhibit the

5 transfer of said control signal in response to said invalid signal such that the transfer of said secret data is inhibited.

- 19. The portable terminal according to claim 17, wherein said switch section includes at least a button.
- 20. A portable terminal comprising:

a detachable storage device which stores secret data;

a system unit which outputs a control signal
to said storage device, and receives said secret data
relating to said control signal from said storage unit
to carry out a predetermined process associated with
said secret data;

a switch section which generates a valid

10 signal in response to operation of said switch section

by a user; and

a control circuit which operates to permit
transfer of said control signal from said system unit
to said storage device in response to said valid
15 signal such that the transfer of said secret data from
said storage device to said system unit is permitted.

21. The portable terminal according to claim 20, wherein said system unit stops said predetermined process when said secret data cannot be received from said storage device within a predetermined time period after said control signal is outputted from said system unit to said storage device.

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- 22. The portable terminal according to claim 21, wherein said system unit carries out said predetermined process when said secret data is received from said storage device within the predetermined time period after said control signal is outputted from said system unit to said storage device.
- 23. The portable terminal according to claim 20, wherein said system unit determines whether a total amount of electronic money used within a predetermined time interval is equal to or less than a predetermined 5 amount of electronic money when said secret data is received from said storage device within the predetermined time period after said control signal is outputted from said system unit to said storage device, and carries out said predetermined process when it is determined that the total amount of electronic money used within the predetermined time

24. The portable terminal according to claim 23, wherein said system unit stops said predetermined process when it is determined that the total amount of electronic money used within the predetermined time interval is larger than the predetermined amount of

interval is equal to or less than the predetermined

amount of electronic money.

electronic money.

- 25. The portable terminal according to claim 20, wherein said switch section generates an invalid signal when said switch section is not operated, and
- said control circuit operates to inhibit the

 5 transfer of said control signal in response to said
 invalid signal such that the transfer of said secret
 data is inhibited.